G. R. S. IX-5]

Previous references. 1895/96

191

(Banking)

Banks File No. 4/95

Serial Nos. 1–19

Later references.

Banks 4/95 (1–19)
(20-21)

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1–19

Part B for May 04

SUBJECT.

Agricultural Bank at Sonalapur —

Sl 19. R 3656 dy 23-5-04

To the D/c Shimoga

Records with certain observations the report on the above.

W D 68—GPB—50,000—24-7-16

for Revenue Secretary

Gen. 31]

(1) 1896

REVENUE DEPARTMENT
Gl. No. 9565
Rev. 6673
24 JUN. 96
CEWAN'S OFFICE

From The Deputy Commissioner Lhuntzi

To The Secretary to Govt. of Punjab and Chief Commissioner

Dated 15
Despatched 19 } June
Received

General No. 1283
No. 969

Enclosure No. 1 & a file of papers

(821)
Bank. 1/75

Submits application from Lala Sadda Ram & 25 other students Lambardars and other zaildars for permission to establish an Agricultural Bank in the zaildary of Lambadan and to sanction a loan of Rs 8000/-

Rev 22/6/96

H.D. Rule
R 22/6

R 25/6 1st

Submit with draft
H.D.
30/7/96

1283
969
+ a file of
papers.

Office of the Deputy
Shimoga Divn
Dated Camp Sauteteeru 15 June 96

To

The Secretary to Government
General and Revenue Dept

Sir,

I have the honor to submit
application from Nadig Siddappa
and 25 others, residents of Soulalapur
& other villages Chennagiri Taluk
for permission to establish an —
Agricultural Bank in the village
of Soulalapur and to sanction a
loan of Rupees 8,000/ to the Bank
under the Rules of 1st November 1894

2. One of the applicants is a
leading Nadig of three parts and

/permn.

one Patil of Tyavange and the rest are respectable ryots They own on the whole about 665 acres of Government land bearing an assessment of Rupees 850/ and estimated to be worth Rupees 12300-- . . . I consider this estimate a very moderate one. The encumbrances on the lands do not exceed Rupees 400/.

3 I think a bank will be of great benefit to the ryots in these parts and that the application is a bona-fide one.

4. Under these circumstances I solicit that the loan prayed for by the applicants may be

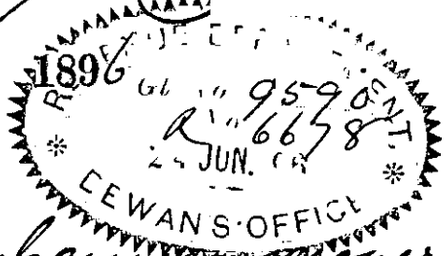
kindly

kindly granted The usual Memo-
randa and Articles of Association
and other papers as per ficrist
are herewith submitted —

I have the honor to be,
Sir
your most obedient servant

A Montgomery
Deputy Commissioner
Thames District

Gen. 31]



From
The Deputy Commissioner
Shimoga District

To
The Secretary to Government
Jeneral and Rev: Departmt

Dated

Despatched 19th June 1896.

Received

General No. 1299
No. 982

Enclosure No.

With reference to this Office
letter No. 1283/969 dated 15th
Instant requests the re-
turn of the sketch map
sent without signature
by an oversight

Rev 23/6/96

Return

Submitted 25/6/96

Rs 23/6

25/6/96

Acknowledged
RD
25/6

982
7/96

Rem?

1896

From

The Deputy Commissioner

Shimoga District

To

The Secretary to Government

General and Revenue Departts

Dated 19th June 1896

No 1299/962

Thus Office letter No 1283/969 dated 15th Instant regarding the establishment of an Agricultural Bank at Sonalapur in the Chanmagur Taluk

---

Has the honor to request the kind return of the sketch map of the Chanmagur Taluk forwarded with the above as it appears to have been despatched without signature by oversight.

M Krishnaiyar
For Dy Commissioner

MPK

Draft Agreement

To.

The Secretary

Chemainus Bk

Dated 26th June 1896

No 11200 / 96:813 Encl

As requested in his W

1299 of the 19th June/96

982

has the honor to return

Extract from the Survey map of

the ~~Sketch map of the~~

~~section~~?

Chemainus Valley

warded with his

3 of 15th Idem

969

connection with the

proposal to Establish

an agricultural

in the Village of

part of the same

BC

25/6

26/6/96

Gen. 31

From The Deputy Commr
Shimoga Dt

To The Secretary to Govt
Revl and Rent. Depts

Dated 2 July
Despatched
Received

General No. 8
No. 7

Enclosure No. 1

With reference
to Endt No. 11200 dated
26th Ultimo returning
the extract from
the Survey Index
duly signed

Rev 6.7.96

1896

From

The Deputy Commissioner
Okanagan District

To

The Secretary to Govt
General and Com: Affairs

Dated 2d
Received July

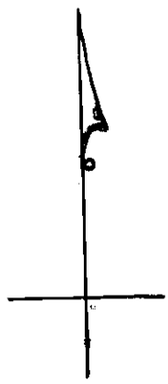
No 6/7 Enc: No 1

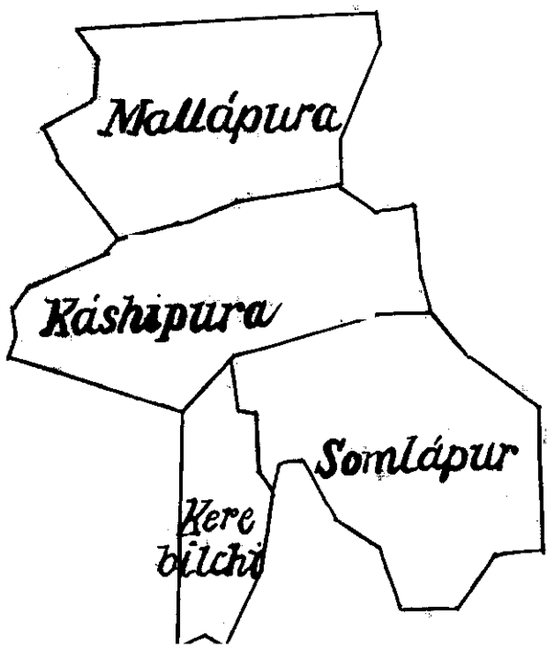
His Docket No 11200/XL 813
dated 26th Ultimo

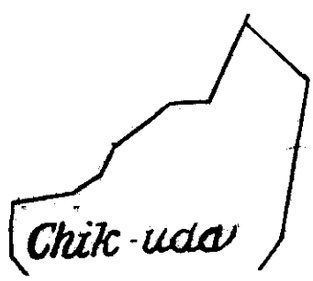
Has the honor to return
the extract from the Survey
map of the Okanagan
Valley duly signed

Deputy Commissioner
Okanagan Dt

Extract from the Survey Map of the Chennagiri Taluk.







Petition from Agricultural

Read

(6)

Correspondence ending with docket No 8/7 dated the 2nd July 1896 from the Deputy Commissioner Shimoga District

(825)

Transfer 7/95

In Hoffice

Order thereon No. 1286-88 dated 8/8/96 H.L.Z. 116 395-96

Nadoj Siddappa and 25 others pray for the Establishment of an Agricultural Bank at Somlapur in the Chenn gere Taluk for the benefit of the villages noted on the margin

(X) 1. Somlapur
2. Kerekikai
3. Soolikere
4. Kasepura
5. Mallapura
6. Anteer
7. Iyavanige.
8. Chikkude.

~~There are 26 members of whom one is reported to be a leading Headman one Patel of Iyavanige and the rest respectable Agriculturists~~ They own 665.29 of Government land bearing an assessment of Rs 850.2.0. The c

aggregate Value of the lands
is reported to be Rs 12300
with a liability of Rs 400
resting on them

I The members propose
to start the Bank with
a capital of Rs 8000 and
the Dy Commissioner
recommends the amount
being ~~[illegible]~~ advanced
by Government.

II Government are accordingly pleased to
sanction the ~~amount~~ advance & to
authorise the Deputy
Commr to place the said
sum of Rs 8000 in the
Cheruvalore Taluk
Treasury Interest
at 4 per Cent per annum
must be recovered from
the Bank half yearly
viz 30th June and
31st December of each
year on the sums actually
borrowed by the Bank

IV The Deputy Commr

is required to recover
the Stamp duty and take
steps to get the memo
randum and Articles
of Association only
registered

V. It is observed that the
proposed Bank is intended
for the benefit of 8 Villages
~~as referred to in the Statement~~
~~made showing the names~~
~~of members and the land~~
~~in their possession~~
While the Extract from
the Survey Book of the
Taluk, ~~forwarded~~ submitted by
the Dy Comm^r. only refers to 6
Villages ~~as Taluk~~
It is not clear why the
other 2 Villages have
been omitted. Thos requires
Explanation.

4/8/96
31/7/96
To the Dy Comm^r
31/7/96
Returned the enclosures
Comptroller
Registrar Joint Stock Comps

Gen. 31]

REVENUE DEPARTMENT
Cl. 1188
R. 8/6
18 9 6 AUG. 96
LEWANS OFF

6

From The Deputy Commr
Shimoga Dt.

To The Secretary to Govt
Genl and Rev: Depts

Dated 10th
Despatched
Received } August

General No. 164
No. 141

Enclosure No.

With reference to Para
V of Govt Pro: No 1286-88
762 116-95
dated 1st Instt states
that the extract from
the survey map has
been prepared only
for the villages of the
applicants and not
for the villages benefitted
by the Bank.

Rev 13/8/96

Re 2 Subs

Ref 9/11/96

Rec'd 7/8/96

Rawlins 7/8/96.

Submitted for
Orders —
The Draw appears
to have followed the
wording of the order
of 2d Dec 1895 —
The extract would
be more useful
if it should show
the villages benefitted
by the Bank —
Draft putup
VR
7/8/96

Secy Subd to Secy
Please see my Note on the
margin of the draft put up
7/8/96

1896

From

The Deputy Commissioner
Shimoga District.

To

The Secretary to Govt.
Genl and Rev: Depttt

Dated 10th
Despd } August

No. 164
141

Govt Pro: No 1286-88 dated
71 & 116-95
1st Instant sanctioning the
opening of an Agricultural
Bank at Soudapur in the
Channagiri Taluk

With reference to para 5
of the above observing
that the proposed Bank
is intended for the benefit
of 8 villages while the
extract from the Survey

map of the Taluk submitted refers only to 6 villages, has the ho-- or to state that the extract from the Survey map has been prepared only for the villages of the Appliecants and not for the villages benefited by the Bund as directed by Government in para 4 of Government Prov. No 5038-47 dated 22 December 1895. Fl. 274

Deputy Commissioner
Shimoga District

BWL

Draft Despatch

SECRET No. 505

The Secretary

(619) Sir, — Chicago Ill.

With reference to your despatch No 164/141 of the 10th August 1896, reporting that the Extract from the Lemuly map has been prepared only for the villages of the applicants and not for the villages benefited by the Agricultural Bank established at Nallur in the Chavakachcheri Talaik which was sanctioned Govt Pro No 128 JL 116 of the 1st instant

x Jno 6.

— ccc —

Adverting to the above has the

honor to refer the Dy
Commr to the forms
appended to the Govt
Pro: No 6038 47 of the 9th Inst.
Fl 274
9th December 1895
Wherefrom it will be
seen that the Extract
from the Taluk map
required
naturally refers to the
villages benefited by
the Bench, and not to
villages of the applicants.

I do not think it naturally follows from the form of the Statement appended to the Govt Pro: that the extract from the Taluk map should contain all villages to be benefited by the Bank.
I think an order should be issued amending the terms of the Proceedings in question.

7/9/96

BO

7/9/96

Draft Submd
6/9/96

896-97

GOVERNMENT OF MYSORE

FINANCIAL

PROCEEDINGS

Dated 1st *August* 1896

No. 1286-88
Fl. F. 116-95

Sanctioning an advance of Rs. 8,000 being made to the Agricultural Bank proposed to be established at Somalapur in the Channagiri taluk.

M. G.C.P.R.—18-8-96—120

READ:-

Correspondence ending with docket No. 8—7, dated the 2nd July 1896, from the Deputy Commissioner, Shimoga district.

No.1286-88—Fl. F. 116-95, DATED, BANGALORE, 1ST AUGUST 1896.

ORDER THEREON.—Nadig Siddappa and 25 others pray for the establishment of an Agricultural Bank at Somalapur in the Channagiri taluk for the benefit of the villages noted on the margin. They own 665 acres, and 29 guntas of Government land bearing an assessment of Rs. 850-2-0. The aggregate value of the lands is reported to be Rs. 12,300 with a liability of Rs. 400 existing on them.

1. Somalapur.
2. Kerebilchi.
3. Sulikere.
4. Kasipura.
5. Mallapūrā.
6. Antur.
7. Tyavanege.
8. Chikhude.

2. The members propose to start the Bank with a capital of Rs. 8,000 and the Deputy Commissioner recommends the amount being advanced by Government.

3. Government are accordingly pleased to sanction the advance, and to authorise the Deputy Commissioner to place the said sum of Rs. 8,000 in the Channagiri Taluk Treasury. Interest at four per cent per annum must be recovered from the Bank half-yearly, up to 30th June and 31st December of each year, on the sums actually borrowed by the Bank.

4. The Deputy Commissioner is requested to recover the stamp duty and take steps to get the Memorandum and Articles of Association duly registered.

5. It is observed that the proposed Bank is intended for the benefit of eight villages, while the extract from the survey map of the taluk submitted by the Deputy Commissioner refers only to six villages. It is not clear why the other two villages have been omitted. This requires explanation.

C. SREENIVASIENGAR,
Secy., to Govt., Gen. and Rev. Depts.

To—The Deputy Commissioner, Shimoga district.
The Comptroller to the Government of Mysore with Proceedings.
The Registrar, Joint Stock Companies.

Exd—H.A.R.

Draft as per order

Read:-

Docket No 164/141 dated 10 August 1896 from the Dy Commr. Shimoga Distrct, Stating, ~~in reply to a query from this office as to why in the Extract from the Taluk map submitted by the Dy Commr~~ in connection with his proposal for the establishment of an Agricultural Bank at Somalapur, Chamagiri Taluk, ~~only 6 villages had been entered instead of 8 villages for the benefit of which the Bank was intended~~, that as required in para 4 of Govt Progs No 5038-47 Fl:274 dated 12.9.95 only the 6 villages of applicants were mentioned in the map, ~~which was not~~ & not the number of villages for the benefit of which the Bank is intended.

(82 10 Banks 7/95)

and in reply to an enquiry from this office, that in the map sent by him with his No 1283/969 dated 15th June last were shown only the 6 villages of the applicants and not all the villages to be benefited by the Bank, in strict accordance with the terms of Govt Pro: No 5038-47 Fl-274 dated 2nd Dece 1895, which prescribe the submission of "an "Extract from the Taluk map of "the villages of the applicants."

Order: No: 3476-84/A.C. 116-95) 28.9.96

Govt are of opinion that the Extract from the Taluk map should show the villages to be benefited by the Bank

Order thereon:-

Govt observe that

~~although~~ the term "villages of the applicants" occurring in the last line of para 4 of Government Proceedings No 5038-47 / H. 274 dated 2d Decr 1895 was intended to mean all the villages to be benefited by the Bank yet ~~the wording~~ some misapprehension seems to have arisen on the point. They ~~are not strictly correct~~ accordingly direct that the ~~words~~ "the villages of the applicants" occurring in the said order be changed into "all the intended villages to be benefited by the Bank"

proposed to be established, and accordingly directed that in para 4 of the Pro No 5038-47 / H. 274 dated 2d Decr 1895, for the words "of the villages of the applicants" the words "of the ~~villages~~ villages to be benefited by the Bank" be substituted.

26-9-96 Secy

26/9/96 Print

Secretary.

AD 15/9/96 H 16/9/96

To. The Dy Commr Shimoga.
" Dy Commrs of other dists
" Compt to Govt

1896-97

GOVERNMENT OF MYSORE

FINANCIAL

PROCEEDINGS

Dated 28th September 1896

No. 3476-84 / R.F.116-95

Directing the substitution of the words "of the villages to be benefited by the Bank" for the words "of the villages of applicants" occurring in para 4 of Government Proceedings No. 5038-47—Fl. 274, dated 2nd December 1895, regarding the establishment of Agricultural Banks.

M.G.C.P.B.—26-10-96—120

READ:—

Docket No. 164—141, dated 10th August 1896, from the Deputy Commissioner, Shimoga district, stating in connection with his proposal for the establishment of an Agricultural Bank at Somalapur, Channagiri taluk, and in reply to an enquiry from this office, that in the map submitted by him with his No. 1283—969, dated 15th June last, were shown only the six villages of the applicants and not all the villages to be benefited by the Bank, in strict accordance with the terms of para 4 of Government Proceedings No. 5038-47—Fl. 274, dated 2nd December 1895, which prescribe the submission of "an extract from the taluk map of the villages of the applicants."

No. 3476-84—R. F. 116-95, DATED, BANGALORE, 28TH SEPTEMBER 1896.

ORDER THEREON:—Government are of opinion that the extract from the taluk map should show the villages to be benefited by the Bank proposed to be established, and accordingly direct that in para 4 of Proceedings No. 5038-47—Fl. 274, dated 2nd December 1895, for the words "of the villages of the applicants" the words "of the villages to be benefited by the Bank" be substituted.

C. SREENIVASIENGAR,
Secy. to Govt., Gen. & Rev. Depts.

To—The Deputy Commissioner, Shimoga district.
The Deputy Commissioners of other districts.
The Comptroller to the Government of Mysore.

Exd.—H. A. R.

1895-96

GOVERNMENT OF MYSORE

FINANCIAL

PROCEEDINGS

Dated 2nd December 1895

No. 5038-47 / Fl. 274

Issuing instructions in regard to grant of loans to Agricultural Banks.

M.G.C.P.B.—4-12-95—200

Financial, dated 2nd December 1895.

Proposed name of the Bank and the names of villages to be benefited by it.	Names of members.	Residence of members.	Arable land possessed.					Probable value of land.	If encumbered, how and for how much.	Remarks.
			Kandayam land.		Inam land.					
			Area.	Assessment.	Area.	Jodi or quit-rent.				

(1)

Proceedings of the Government of Mysore,

No. 5038-47—Fl. 274, DATED, BANGALORE. 2ND DECEMBER 1895.

ORDER.—One hundred copies of the Form of Memorandum and Articles of Association prescribed for use by Agricultural Banks in the Proceedings of Government No. 1453-62 / 36 dated / 11 95, will at once be supplied to each Deputy Commissioner for distribution among the several Taluks in his District.

2. The Superintendent of the Government Press should arrange to have a supply of 1,000 copies of the Form in stock so as to enable him to meet future demands without delay.

3. The Deputy Commissioners are requested to give wide publicity to the scheme and to place promptly and free of cost at the disposal of applicants as many copies of the form as may reasonably be required by them.

4. All applications to Government for the grant of loans to Agricultural Banks should be made to the Deputy Commissioner, and should be accompanied by Memoranda and Articles of Association in the form above referred to. The Deputy Commissioner should satisfy himself as to the solvency of the applicants and the *bonâ fides* of their applications, and submit his recommendation to Government with the least practicable delay, with information regarding the applicants in the appended form and with an extract from the Tāluk map of the villages of the applicants.

5. Until further orders, Government will be prepared to grant loans to Agricultural Banks within reasonable limits, at four per cent per annum.

6. It is the wish of Government that as a rule, no loan of Class IV should for the present, exceed Rs. 50, while no loan of any of the other three classes should exceed Rs. 1,000: nor should any member be at any time indebted to the Bank in a larger sum than Rs. 2,000 including loans of all descriptions, granted both to himself and to other members on his security. Any case requiring an exceptional treatment in this respect should be specially reported for the orders of Government.

C. SREENIVASIENGAR,
Revenue Secretary.

To—The Deputy Commissioners of Districts.
The Comptroller to the Mysore Government.
The General Secretary to the Government of Mysore.
c Supt Govt Press

Exd.—B.K.

REVENUE DEPARTMENT No. 2024
SEP 16 1898
H. 3210.
SECRETARIAT OFFICE

189

8

From The Dy Comr
Shimoga

To

The Secretary to the Govt. of Mysore,
Genl & Rev Deptt.

Dated 10/9/98

Despatched

Received

General No.

No.

Enclosure No

Forwarding in original the letter dated 31/8/98 with enclosure from the Inspector of Agl Banks in Reply to Subg a memo on the inspection of the Agl Bank at Sonalapura, Channagiri TK -

16/9/98

References to be marked.

Submitted for orders
2 cys

Noted 22/9/98
27-9-98.
Orders by marginal note dt. 29.9.98

8 12
Banks 7/95

S 12 9-98

Rep. No 65/ 12.9.98.

1898-99

From

The Inspector of Agriculture Banks in Mysore

To

The Secretary to Govt. of Mysore.
Genl. & Rev. Depts.

Thro'

The Deputy Commissioner Shimoga District

Dated 31st August 1898.

Despatched 7th September 98

Received

General No. 101

No. 19

Enclosure No. 2

In reply to

SUBJECT.

Submitting a memorandum on the location of the Agricultural Bank at Sagara Chennagiri Taluk.

AW

References (to be entered in Dewan's Office.)

S 13

Ag. within Bks 7/98

Forwarded to Secretary for information, if any.

HW 9/98

No 101/19 ex 2

Office of the Inspector of Agricultural Banks in Mysore.

Dated, Bangalore 31st August 1898.
7.9.

From

The Inspector of Agricultural Banks in Mysore.

To

The Secretary to the Government of Mysore, General and Revenue Depttt.,

Thro' The deputy Commissioner, Shimoga District.

Sir.

I have the honor to submit a memo on the Inspection of the Agricultural Bank at Sanalapur, Chennagiri Taluk, made by me on the 23rd and 24th July 1898.

I have the honor to be,
Sir,
Your most obedient servant,

W Chrisp
Inspector of Agricultural Banks in Mysore.

Memo on the Inspection of the Agricultural Bank at Sonalapura, Channagiri Taluk made by the Inspector of Agricultural Banks in Mysore on the 23rd and 24th July 1898.

Sanction was accorded to the grant of an advance of Rs 2000 in Government Proceedings No. 1286-88 F.F. 116-95 of 1st August 1896 for the benefit of Sonalapura and seven other villages in the Channagiri Taluk.

(Sl no 5)

2. The Bank was incorporated as a Company on the 5th October 1896 and the transactions

commenced from the
25-th September 1896.
3. There were 26 members
at the beginning and
16 more were admitted
on the 1st February 1897
in a general meeting
held on that date; but
none of the proceedings
was confirmed in a
subsequent general meet-
-ing as required by
Section 77 of the Compa-
nies Regulation, nor
was any of them record-
ed by the Registrar
of Joint-stock Compa-
-nies in Mysore as per section
79 of the said Regula-
-tion The agent explained
that this was due to his
ignorance

The Co. at an Extra
shareholders have not
earlier — th certain
under

ignorance of the rules on
the subject. Necessary
instructions were given
for his guidance
4. A duplicate copy
of the Memorandum and
Articles of Association
not filed in the Bank
Office One must be ob
tained from the Registra
of Joint stock Companies
in Mysore and recorded
in the Office
5. Money was drawn
by the President and
the Agent and distri
buted to the members
in Cash The Agent Nada
Siddappa drew Rs 80 for
his and Thimmappa drew
Rs 60 for his work
from September 1896 to

June 1897. No ronchers were
obtained from the follow-
-ing members for land
loans given them. The
amounts have, however
been repaid since.

Hanuniaya bin
Ranasama ... Rs 40
— do — do — ... " 15"
Belakana Ranama ... 60

6. From the Balance sheet
enclosed, it will be seen
that the Bank granted
loans to the extent of
Rs 9795" and recovered
Rs 3005" leaving a balance
of Rs 6,790 to be adjusted.
All this amount has
been lent to members on
the security of immovable
property, repayable by
equal annual instalments,
ranging

ranging from 2 to 10 years
The first instalment
has already been received
7. All the documents
executed in favor of
the Bank were examined
Sale deeds from the fol
lowing members who have
been granted loans, are
due. These should be
obtained and secured
in the Bank office
1. Boodnalab bin Sydoolal
2. Abdul Rahiman Lab
3. Nadig Siddappa
4. Silemon Lab
5. Hyderkhan
The discharged bonds
still due from the mem-
bers noted below should
be obtained
Subbamma bin Kenchiaya
B. Kariamma bin Chickkariya
Dodhanoomappa.

8. The ledger was not posted up to date and no bond Register was kept No Property Register was maintained A blank book was supplied with full instructions as to the posting of it

9. On the whole, the affairs of this Bank are being managed satisfactorily.

Good

Inspector of Agricultural Banks in Ingore.

Balance sheet of the Tomalapur Agricul

Capital & Liabilities

					Amount		
I Debts due by the Bank	To amount drawn by the Bank from the Government Treasury	9380	4				
	To amount received from Depositors				9380		
II Profits	To interest received on loans	724	11	11	724	11	11
III Repayment of loans	To amount received from members towards principal	3005	4	-	3005	4	
IV Miscellaneous	Entrance fees	21	"	"			
	Other items		-	-	11		
			"	-	21	-	11
	Total Rupees				13,130	12	10

Profit &

By payment into Treasury towards interest	526	3	-
Establishment & Contingencies	216	-	-
Miscellaneous	-	2	-
Profit	3	7	10
Total Rupees	745	12	10

Office of the Inspector of
Agricultural Banks
in Mysore
31st August 98.

tural Bank made up to 24th July 1898.

Property & Assets				Amount
I Debts owing to the Bank.	By Loans under class I on the Security of immoveable property		9769 "	
	do under class IV on Mortgage or Land Loans		26	9795 "
II Remittances into Treasury	By amount paid into Treasury towards principal	2,555		
	do towards interest	526	3 "	3,081 3
III Establishment	Establishment Salaries	128		
	Contingencies	88	"	216 "
IV Miscellaneous	Refund of interest		2	2
V Cash in hand	Cash in hand	38	7 10	38 7
			Total Rupees	13,130 12

Loss

I amount of interest received	724	11
Entrance fees & other items	21	"
Total Rupees	745	12

Asst Manager & I/c
& Inspector of Agricultural Banks
in Mysore

(1)

Read.

Letter No 101/19 of the 3/8/98 August 1898, from the Inspector of Agricultural Banks in regard to submitting a note from the of the Agricultural Bank at Sombapur in the Chengere Dalu Chengeppet received through the Dy Commissioner under his Endorsement of 10th September 1898.

Order thereon.

Recorded with the following observations

(1) ~~Government note that~~ The local authorities should have noticed earlier that the composition of the additional members on the 1st ~~Dec~~ February 1897 into the Bank, ~~was not~~ such admission not being confirmed in a subsequent general meeting was on the provisions of Sec: 77 of the Companies

(214)

7/95

No 2831-2 87-10-98
R.7.133-96-97

Regulation It is hoped that such irregularities will not be allowed in future.

2. A duplicate copy of the memorandum and articles of association must be obtained from the Registrar of joint stock companies in Mysore and lodged in the Bank office as quickly as possible

3. The Agent Madey Siddappa should refund the sum of Rs. 80 which he drew for doing the Mootsuddy work referred to in para 5 of the note as such transaction are highly improper

4. Sale deeds from certain persons in favour of whom loans have been granted & discharged bonds still due from certain others as stated in para 7 of the note should be obtained & secured in the Bank office

5. The instructions gi
by the Inspector of Bu
in regard to the specia
of the Property & Boo
registers & the posting
& date of the ledge
should receive immed
attention on the pa
of the Bank authori

H
5/10 Gr 5
for Secy

To Secy for concur. Shee
Dt.

The Inspector of Ag
Banks

+ 133 of 96/97

4907

1899. 900 H 1059

10

From The Deputy Commissioner Sholapur Dabrch

To The Secy: to the Govt of Bombay Revenue & Agl Depts

Dated 31st January 1900.

Despatched

Received

General No. 672 of 1899-900

No. 559

Enclosure No. 1

Forwarded for information a copy of Report of inspection on the Agl Bank of Sonalapur Bhaumagiri Taluk, held by Mr. C. B. Seshagiri Rao. Extra Asst Commr.

Refer papers.

17
Exd.
13/2/1900.

Agl Dept

9215
Issued 7/95

It is rather surprising that the Agent should get ill when a patent irregularity was being enquired into and that no one else (President, Secretary) the latter to explain - It would have been better if instead of sending up this incomplete memo of inspection, the result of a fuller enquiry had been sent up. The D Comr may be requested to submit a further report elucidating the concluding note in the Asst Comr's memo

14/2/00

Yes
Send a copy
15/2/00
to inspector

Draft
16/2/00

Submitted with draft
17-2-00

16/2

Issued

Rep
13-2

1899. 900

From The Deputy Commissioner
Salem Division

To The Secretary to the Govt of Coimbatore.
General and Revenue Departments

Dated 31st January 1900.

No 672/559 of 1899. 900
Ext.

Has the honour to forward herewith for information Copy of Report of inspection on the Agricultural Bank of Dombapur Channagiri Taluk, held by Rao C.B. Seshagiri Rao Saheb Assistant Commissioner together with the undersigned remarks thereon —

H. Manjunadayya
Deputy Commissioner

1904

GOVERNMENT SCHE

Report on the Somlapur Agr Cultural Bank in the Chamagin Taluk —

Name of the agent Nadig Siddappa

Name of the Inspecting Officer } C. B Seshagiri Rao Extra Asst: Commissio

Date of Inspection. 17th January 1900.

Query No. I. All the documents shown in the Register of applications for loans No. II are duly preserved and are legally valid.

No. II. Instalments and interest have been paid up except on one of the said bonds Viz: the one dated the 25th September 1896 executed by

by one Mansur Sab for Rs 300/- The 2d and 3rd instalments thus inclusive are overdue in this case The members seem to have given this debtor some few days' time to pay up the instalments.

Get report of this being duly levied (Id) H.U.N

No III The ledger and cash entries were tested in a number of cases and found to tally

No IV. There have been only two meetings since the Bank was established in June September 1896 A record of the proceedings of these meetings is maintained.

order that meetings according to rules should be held. (Id) H.U.N.

No V. There are no improper or unauthorised items of expenditure apparent from the books

No VI. The Cheque book

was compared with the cash account All the sums received from the Taluk Treasury are duly credited

No. VII

Except in a few cases there are no vouchers for (above 20 Rs.) Mubadala loans.

...ough if signatures are taken in the cash book. If even this is not done, it should be. Issue order (Sd) HUN.

No. VIII. There have been no private deposits

Note :- With reference to the loans No. 29, 30, 31, 32, 33, 34. 35 36, 37 and 38 shown in Register No. II, the agent failed to produce bonds or documents. He said that these loans had been granted out of a sum of money deposited with him by a Sahukar and had nothing to do with the bank. If so these had no business to appear in Register No. II

The

The man complains of symptoms of Cholera since yesterday while showing the documents he went out once as if he was about to throw up

The matter required further explanation but as the agent seemed too ill to be questioned further the Amildar has been asked to obtain written explanation from the Agent and send it up

(Signed) C.B. Seshagiri Rao
1st Asst Commissioner
Shimoga District

Dy. Commissioners remarks.

What is the amount?
Was not the deposit made with the Bank?
Amildar should investigate this matter and send a detailed report very early.
(Sd) H.U.N

Copy

H.U. Nanjundaya

Deputy Commissioner
Shimoga District

(11)

Read.

Docket No 672 of the 31st
paper the Director General of
January 00, submitting Copy
of the Inspection Report
on the Agricultural
Branch of Soulaperen
Chemapore Taluk made
by Mr Sebastyen Rao
Asst. Commr.

Order thereon

Government observe
that it is rather surprising
that the Agent of the Branch
should get ill there as
to such irregularities
was being enquired into,
and that no one else
(Principal, Directors)
should have been able to Explain
it

2. It would have been
better if mistakes pointed
up the incomplete Inspection
of the Taluk on the

No 6366-7
H.Q. 7-133-96 dt 8/3/00

8/6

Banks 7/95

of a further expenditure
of £20 for the year. He Dr:
Lowman is requested
to submit a further
report regarding
the concluding note
for the Meeting of 5th

For the Dr
17-2-00 AS

To the Dr Lowman is requested to
Inspection of Agric. Banks
with a Copy of the Minute

7945

MAY 0 1900

1899. 1900

From The Deputy Commissioner
Shimoga District

To The Secretary to the Govt of Mysore
Rev and Agr. Department

Dated 28th May 1900.

Despatched

Received

General No. 1025

No. 852

Enclosure No.

(11) R/4133-96

With reference to para 2 of the Govt Proc No 6366 R.F. 133, dated 8th March 1900 submits further report called for regarding the Agricultural Bank at Sonalapur Champa Taluk

31.5.00

File with papers

H.S. 31/5/00 for orders

31/5. Issue

Drafted by Clerk

Put up draft accordingly 31/5/00

1/6/00.

No. 1025
852

Deputy Commr's Office
Shimoga District
28th May 1900.

To The Secretary to the Government of Mysore,
General and Rev. Department

Sir,

With reference to para 2 of the Government Proceedings No. 6366-7 R. 7133-96 dated 8th March 1900, regarding certain irregularities observed in the Agricultural Bank at Somalapur Channagere Taluk, I have the honour to state that as reported by the Amildar of Channagere, one Sow-kar Erappa of Somlapur having offered Rs 1135/- for deposit at the bank at 5½ percent interest, the members held a meeting and as resolved thereon the amount was received at the bank, and

(11) RA 133-96

O. I-

sent out to some of the members of the bank on proper documents executed by them. All these documents have already been recovered and paid to the Sowkar and the documents returned to the members with necessary endorsements

2 The agent of the bank explains that through ignorance of rule and practice, he omitted to show the amount in the cash Register.

3. It is reported that the Inspector of Agricultural Banks has since inspected the bank and given proper instructions in the matter

I have the honour to be
Sir,
Your most obedient servant
[illegible]
for Deputy Commissioner
Chingleput.

1924

Draft as per order

Read

Letter no. 1025/852

of 28/5/00 from the Dy Comr. Shimoga Dist. reporting with reference to G.O. no: 6366-I/RA 133 dt 8/3/00 that a deposit of Rs 1135/- received from Sahukar & rafiq of Sorabapur a non member of the Bank, a deposit two had been lent out to some of the members of the Bank on proper documents executed by them; & that all these loans have since been recovered & paid back to the Sahookar - and

Order thereon

Banks 7/95

82/18

No 8728-9/R.T. 133-96 dt 19/6/00

That the agent of the bank ~~through ignorance~~ omitted to show the amount in the Cash Register through ignorance & rule practice

Recorded

12/6/00

for Secretary

2o

Use by Commissioners

Use by Inspector of Asphalt

ysore Govt. Gen. & Rev. Secretariat,
Revenue Branch.

File No. (if ~~any~~) and its date—

(2419)

Banks 7/95

Subd to the Dewan through the 2d Cr
19/5/04

Submitted to the Dewan Sahib for approval
19.5.1904

20/5/04

17836
20.V.04

18892
23.V.04

26/5/04

8/6/1904

Compd 28/5

Issues were drawn in accordance with the above remarks but the Mysore Government should be made aware of this point

(Issue)

Office Draft.

Progs. of the Govt. of H. H. the Maharaja of Mysore.

Read:

Report made by Mr. Narayan Rao, Assistant Commissioner, on the inspection of the Agricultural Bank at Lokapura in the Chenapatna Taluk, received with letter No. 48 dated the 4th March 1904 from the Dy. Commissioner of Bangalore

D 30/5/04

Order:

No R 3656
D 133-1896

Recorded with the following observations

1. It is believed that under section 64 of the Indian Companies Regulation of 1895 the Bank has been notified by the Registrar of Joint Stock Companies of the temporary transfer of the Bank office to the Agent's shed outside the village

2. It is reported that only the Agent and another member do gratuitous service. By this Statement it is ~~intended~~ ~~that the duties of the Directors of the Bank are~~

3. Loans of the I class amount to Rs. 14,659 and the value of the property mortgaged is stated to be Rs. 14710. The loan amounts should be reduced at once to safe limits so that the value of the property mortgaged to the Bank may be sufficiently high to safeguard its interests. The remaining discharged documents should be obtained and placed in safe custody.

4. The list of defaulters is a long one ~~The~~ The office-bearers, who are expected to enforce punctual payments, are themselves defaulters. In this connection the attention of the Bank should be drawn to para 54 of the Articles of Association.

5. The Bank should be requested to arrange for ~~the proper custody of deposits~~

(1) the proper custody of deposits, accounts &c (vide para 6 of the Articles of Association)

(2) ~~the~~ holding ~~of~~ half yearly meetings (vide para 9 of ~~the~~ Articles)

(3) ~~the proper custody of deposits~~ the regular performance by its audit committee ~~of~~ the functions defined in para 68 of the Articles of Association

(4) the opening at once ~~of~~ deposits of Nos. 9, 10, 11, 16, 17, 18 & 23.

26/5/04

VI 18/5/04

Secretary

To The Deputy Commissioner - Chengalpattu Dt.

Rec'd 27/5/04

The Mysore Government,
General & Revenue Secretariat,
Revenue Branch.

124343

Inspection report of the Agri-
-cultural Bank at Hallur in
Lonikappura taluk was received
with letter No. 482 of 4th March
1904 - the original letter is in file
No 134 of 1896-97 "Agricultural
Bank at Hallur, Chengiri taluk

Read from the Records with reference
on 11-5-04.

Sholapur Agricultural Bank Report

1. Date of present inspection.

14th February 04.

2. Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

(a) There is a duly registered Suitable Bank office

(b) Since two months, owing to the outbreak of Plague and consequent evacuation of the village the office is being held in the Agents own outside the village.

3. Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call; and on how many days in a month is business done.

(a) No

(b) No.

(c) The agent and in his absence the President are to the members and depositors whenever they call on business. Fridays is days whenever there is any work to be

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

Banks registers, accounts are kept in the

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered; at what distance do the majority of members, the directors and office-bearers reside; and if business was extended to any new village, whether there was proper sanction for it.

6. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected, and registered; in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the Bank. Any notable instances of new acquisition or improvement since formation of the Bank or last inspection; any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole; what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

Treasures in the Custody of the agent

(a) Yes

(b) The agent, 2 Directors, ~~Asst~~ 2 auditors and 2 members are ne residents of Sonalapur. The President who lately died of Plague was also a resident of Sonalapur. 2 Directors, an auditor and 8 members are ne residents of neighbouring Co.

(a) & (b) No increase, the President and 4 member died of Plague recently.

(c) Needs no answer.

(d) Yes.

(e) Lost in Strength.

(a) Yes.

(b) Although 5 members are dead yet their property still remains hypothicated

to the Bank and so the credit of the Bank is not in any way diminished.

(c) No new acquisition or improvement since last inspection

(d) No.

(e) No.

(f) No guarantee

(g) The liabilities of the Bank are for principal Rs 6'50. and for interest 170. 1. 3 while the net amount of the value of the property is 11550-0-0.

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limit and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in cash and (2) in grain, deposits from outsiders, debentures etc. Note whether the Bank's credit is well established and sustained, or steadily growing; if otherwise, to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

(a) No.

(b) No.

(c) Entrance fee 21-0-0

Contributions —-—-

Loans from Govt 8000-—-

do others —-—-

Deposits from members —-—-

others. —-—-

Debentures. —-—-

(d) ~~The bank's credit is~~

~~well established~~.

(e) No, has not to establish itself.

(f) Only the agent is before me and as such I could not examine to the member

9. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment or whether in your opinion it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

(a) There has been a great delay in repayment of loans. The amt. outstanding against the bank at date of inspection is for Principal 150-00 for interest 70-1-3

The loan may be continued for the present.

10. As regards loans and deposits from others, note the terms allowed, generally in regard to rate of, interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way, in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually, completely and satisfactorily.

No such Cases.

11. (a) As regards the Bank's transactions, compare the Cash Book with Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents etc. (b) Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? (c) If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave. (d) In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

(e) See if disbursements were duly authorised and are supported by proper vouchers.

(f) Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? (g) Is the rule about members rendering gratuitous service duly respected.

(h) Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. (i) Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? (j) Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not how is the omission explained? (k) Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent o President.

Note the general results of the Bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars.

(a) The cash book was Compared with the Ledgers &c:

(b) Yes.

(c) Yes.

(d) Corrections are initialled by the agent

(e) Disbursements are duly authorized and are supported by vouchers, but a Sum of Rs 9 is charged as arrear remit by the agent for allowing the Peons of Bank to be kept on a portion of his house. This in our opinion is not warranted the agent promises not to incur this expense in future

(f) Yes.

(g) No only the agent and another member Narasaiah render gratuitous Service

(h) The date of the last entry in the Cash Book is 4.11.03 And the cash balance on

That date according to the Cash Book was 9.15.1 which was forthcoming in the Bank's chest.

(i) No.

(j) No, because they were not understood the advantage of current account which has been explained to them now.

(k) No complaints.

RECEIPTS.

	Rs. a. p.
From Treasury ...	(+) 11315-0-0
" Depositors ...	406-0-0
Entrance fee ...	21-8-0
Interest and penalty ...	2656-6-1
Loans repaid ...	9874-0-0
Other items ...	80-0-0
[illegible] -8700 [illegible] +21-3318 -21	
Total	24352-14-1

EXPENDITURE.

	Rs. a. p.
To Treasury Current acct. principal repaid	5165-0-0
Depositors	406-0-0
" Members, loan.	10024-0-0
" Govt. on acct. of interest ... Depositors ...	1907.15.7
" ~~Printing charges~~ Establishment ...	220-0-0
" ~~Establishment~~ House rent, " Contingencies	218.7.6
" Other charges. Returning the excess fine recovered	1.7.11
Cash in hand	9.15.1
~~Total~~	24352-14-1

12. As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Section 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans have been granted to any in contravention of these rules, *members of joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified*; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals, and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for, explained with sufficient clearness in the darkhasts; is the application and use made of loans watched by the Board of Directors or other authority; have there been any instances of non-application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending.

Note the sums obtained and used for the several purposes indicated in the appended form.

(a) No.

(b) No.

(c) No, Loans are granted only to members.

(d) Yes.

(e) Yes.

(f) No.

Amount obtained.

	Rs.	a.	p.
1 To discharge encumbrances.	400	-	-
2 To „ other debts.	11355	-	-
3 For agricultural purposes.	4156	-	-
(a)			
(b)			
(c) Kandayam	113	-	-
(d)			
	16024	-	-

Amount spent.

	Rs.	a.	p.
1 For discharging encumbrances	400	-	-
2 To discharge other debts	11355	-	-
3 For agricultural purposes	4156	-	-
(a)			
(b)			
(c) Kandayam	113	-	-
(d)			
4 For other purposes			
(a)			
(b)			
(c)			
(d)			
	16024	-	-

13. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference, if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts, &c., obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

1st class.	2nd class.	3rd class.	4th class.	Total.	Value of property under mortgage to Bank.

(a) Yes

(b) Yes

(c) Yes

(d) The loans of the 1st class amount to 14659|- whereas the value of the property amounts to Rs. 14710-0-0.

(e) Yes.

(f) Documents discharged and receipts to the extent of Rs. 0-2-9 have been produced and the same are in

taken for the production of the remaining discharged documents amounting to Rs 2060-0-0

1st.	2d.	3d	Total	value of Pro:
14659|-	370|-		995 -- 16024|.	1471 0|-

14. As regards punctuality, completeness or otherwise in the payment of dues by members. Note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the Bank had been fully recovered and whether the interest due to Government and to other creditors duly paid; arrears, if any, how explained and when expected to be paid.

(a) No.

(b) Defaulters lists were duly attended.

(c) Causes of large arrears are due to the want of rain in the previous year and the prevalence of Plague in the Current year.

(d) Owing to the prevalence of Plague the members were put to a lot of trouble in effecting new notice hence steps taken for recovery of arrears were lax.

(e) No renewals were granted

(f) Yes

(g) Yes.

P. T. O

3/-

15. As regards surplus, Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets what they are and their value.

No Surplus.

16. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half-year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

(a) Yes.

(b) No, the meetings were held on the marginally noted days since the formation of the Bank.

3.8.98
17.8.98
4.9.99.
30.9.99.
17.9.00
12.10.00
15.6.01
29.6.01.
13.7.02
28.7.02.
16.7.03
31.7.03.

(c) No Extraordinary meeting were held since the last inspection

(d) Yes.

(e) Members do not generally take interest in the Banks affairs.

(f) No party feeling

(g) Yes

(h) No

P.T.O

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings; whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

(a) No

(b) No

(c) Whenever there are any applications for loans the directors meet and settle whether loans are to be granted or not

(d) None.

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit, are they effective and satisfactory.

There is an audit Committee consisting of 5 members but they rarely check the accounts.

19. As regards registers and accounts, see appended list, note therein which of them is kept and how.

I.	Register of members	1
II.	„ of applications for loan	2.
III.	Cash book	3.
IV.	Ledger	4.
V.	Minute book	5.
VI.	Register of balance sheets	6.
VII.	Property register	7.
VIII	Register of monthly cash abstracts	8.
IX.	Register of bonds	9.
X	Receipts by Bank	10.
XI.	Depositors' ledger	11.
XII.	Treasury pass book	
XIII.	Chalan book	
XIV.	Cheque book	
XV.	Receipts by members to Bank	
XVI.	Register of Directors	
XVII.	Register of Directors' Proceedings	
XVIII.	Register of appropriation of loans	
XIX.	„ of contingent expenses	
XX.	„ of disbursement of pay to establishment	
XXI.	„ of From letters	
XXII.	„ of To letters	
XXIII.	Visitors' book	

1 2 3 maintained

4 5 6 7 8

9 10 11 not maintained

12
13 } maintained
14
15 }

16
17 } Not maintained
18

19
20 } maintained
21
22 }

23 Not maintained

20. General remarks regarding the state of the Bank.

The affairs of the Bank appear to be somewhat gloomy probably on account of the prevalence of Plague in Sorabur and its Surrounding villages

Shimoga
15th February 904

1st Asst: Commissioner.

[illegible] 1904

[illegible]	[illegible]	[illegible]	[illegible]			[illegible]						[illegible]						[illegible]
						[illegible]			[illegible]			[illegible]			[illegible]			
1	[illegible]	[illegible]	500	·	·	200	·	·	135	9	10	300	·	·	8	4	0	
2	[illegible]	[illegible]	1300	·	·	500	·	·	347	13	5	800	·	·	22	·	·	
3	[illegible]	[illegible]	830	·	·	605	·	·	77	3	10	225	·	·	6	2	11	
4	[illegible]	[illegible]	1316	·	·	566	·	·	347	3	7	750	·	·	23	6	0	
5	[illegible]	[illegible]	250	·	·	170	·	·	37	13	3	80	·	·	2	3	2	
6	[illegible]	[illegible]	230	·	·	185	·	·	25	6	0	45	·	·	1	3	9	
7	[illegible]	[illegible]	345	·	·	285	·	·	25	6	5	60	·	·	1	12	9	
8	[illegible]	[illegible]	450	·	·	250	·	·	63	11	2	200	·	·	5	8	0	
9	[illegible]	[illegible]	250	·	·	175	·	·	57	14	4	175	·	·	2	0	11	

22 [illegible]	[illegible]	420	∘	∘	270	∘	∘	89	1	∘	150	∘	∘	4	2	∘
23 [illegible]	[illegible]	300	∘	∘	225	∘	∘	79	15	∘	75	∘	∘	2	∘	11
24 [illegible]	[illegible]	870	∘	∘	545	∘	∘	141	3	5	325	∘	∘	8	4	11
25 [illegible]	[illegible]	180	∘	∘	180	∘	∘	23	10	6	∘	∘	∘	∘	∘	∘
26 [illegible]	[illegible]	170	∘	∘	170	∘	∘	24	4	∘	∘	∘	∘	∘	∘	∘
27 [illegible]	[illegible]	100	∘	∘	100	∘	∘	4	9	∘	∘	∘	∘	∘	∘	∘
28 [illegible]	[illegible]	100	∘	∘	100	∘	∘	3	15	8	∘	∘	∘	∘	∘	∘
29 [illegible]	[illegible]	1200	∘	∘	300	∘	∘	196	15	3	900	∘	∘	25	1	2
30 [illegible]	[illegible]	100	∘	∘	100	∘	∘	3	∘	∘	∘	∘	∘	∘	∘	∘
31 [illegible]	[illegible]	50	∘	∘	50	∘	∘	5	∘	3	∘	∘	∘	∘	∘	∘
32 [illegible]	[illegible]	120	∘	∘	80	∘	∘	1	8	8	40	∘	∘	1	[illegible]	7
33 [illegible]	[illegible]	640	∘	∘	640	∘	∘	[illegible]								

34	[illegible]	[illegible]	137	0 0	127	0 0 0	11	0	0	10	0 0	0	9	7
35	[illegible]	[illegible]	180	0 0	180	0 0	12	14	9	0	0 0	0	0	0
36	[illegible]	[illegible]	1109	0 0	200	0 0	160	4	1	909	0 0	24	12	0
37	[illegible]	[illegible]	20	0 0	20	0 0	0	0	0	0	0 0	0	0	0
38	[illegible]	[illegible]	60	0 0	0	0 0	5	6	3	60	0 0	1	12	9

[illegible]

[illegible] 19 [illegible]

[illegible]	[illegible]	[illegible]					[illegible]				[illegible]				[illegible]	
		1	2	[illegible]	4	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible]	[illegible]	[illegible]	[illegible]	.	.	[illegible]	[illegible]	.	.	[illegible]	.	[illegible]	.	[illegible]		[illegible]
[illegible]	[illegible]	[illegible]	.	.	.	[illegible]	[illegible]	.	.	[illegible]	.	[illegible]	.	[illegible]		
[illegible]	[illegible]	[illegible]	.	.	.	[illegible]	[illegible]	.	.	[illegible]	.	[illegible]	.	[illegible]		[illegible]
[illegible]	[illegible]	[illegible]	.	.	.	[illegible]	[illegible]	.	.	[illegible]	.	[illegible]	.	[illegible]		[illegible]
[illegible]	[illegible]	[illegible]	.	.	.	[illegible]	[illegible]	.	.	[illegible]	.	[illegible]	.	[illegible]		
[illegible]	[illegible]	[illegible]	Dead.	.	.	[illegible]	[illegible]	.	.	[illegible]	.	[illegible]	.	[illegible]		
[illegible]	[illegible]	[illegible]	Sambalpur	.	.	[illegible]	[illegible]	.	.	[illegible]	.	[illegible]	.	[illegible]		[illegible]
[illegible]	[illegible]	[illegible]	Keribilachi	.	.	[illegible]	[illegible]	.	.	[illegible]	.	[illegible]	.	[illegible]		

൧൦	[illegible]	[illegible]	-	Dsad	[illegible]	൪൦	[illegible]	-	[illegible]	[illegible]	[illegible]
൧൧	[illegible]	[illegible]	-	Keribalachi	[illegible]	[illegible]	-	·	[illegible]	[illegible]	[illegible]
൧൨	[illegible]	[illegible]	-	do	[illegible]	[illegible]	-	·	[illegible]	[illegible]	[illegible]
൧൩	[illegible]	[illegible]	-	do	[illegible]	൧൦൦	-	·	[illegible]	[illegible]	[illegible]
൧൪	[illegible]	[illegible]	-	do	[illegible]	൨൦	-	·	[illegible]	[illegible]	[illegible]
൧൫	[illegible]	[illegible]	-	do	[illegible]	[illegible]	-	-	[illegible]	[illegible]	[illegible]
൧൬	[illegible]	[illegible]	-	do	[illegible]	[illegible]	·	·	[illegible]	[illegible]	[illegible]
൧൭	[illegible]	[illegible]	-	do	[illegible]	[illegible]	-	·	[illegible]	[illegible]	[illegible]
൧൮	[illegible]	[illegible]	-	do	[illegible]	൨൦	-	·	[illegible]	[illegible]	[illegible]
൧൯	[illegible]	[illegible]	-	Kasipur	[illegible]	൧൦൦	-	·	[illegible]	[illegible]	[illegible]
൨൦	[illegible]	[illegible]	-	Keribalachi	[illegible]	[illegible]	·	·	[illegible]	[illegible]	[illegible]
൨൧	[illegible]	[illegible]	-	do	[illegible]	[illegible]	-	·	[illegible]	[illegible]	[illegible]
൨൨	[illegible]	[illegible]	-	Kolkundi	[illegible]	[illegible]	-	·	[illegible]	[illegible]	[illegible]

[illegible]	[illegible]	[illegible]	Dead	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	Soulapur	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	do	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	do	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	do	[illegible]	[illegible]	[illegible]	[illegible]	
		[illegible]		[illegible]			[illegible]	

[illegible]